terrorism presents to the United States and to the world today as there was back in the 1960s and 1970s about the Communist regimes throughout the world.

There is much work to be done if we are to find freedom and liberty for more people. Freedom and liberty cannot live together in the same world as terrorism. We are finding that out. What the world is going through right now is a decision process: Are we going to accept terrorism, or are we going to root terrorism out? Are we going to have liberty, or are we going to have tyranny? This is one of the most important discussions in our history because at this point terrorism has the potential to be spread worldwide.

Terrorism has as its main focus instability. The terrorists understand they could not militarily defeat the United States. Their attempt was to destabilize us financially. On 9/11, the high estimates are that over \$2 trillion worth of losses occurred in the U.S. economy. \$2 trillion represents almost 20 percent, Mr. Speaker, of our total economy. How many countries could have suffered that kind of loss and still bounced back with an economy where we could be concerned about the production of jobs? \$2 trillion and over 3,000 lives in one split second. That is what happened on 9/11.

If the terrorists are not defeated at every turn, they have stated their intent to get vials of disease, to unleash chemical weapons, to unleash nuclear weapons. Whatever it takes to defeat freedom, they are willing to do. Those attacks on freedom are going to continue to be targeted at the United States first because they realize that this country is the heart and soul of freedom worldwide, that this country is a shining light of liberty to those countries that would aspire to it.

Mr. Speaker, we can make no mistake. We must choose sides in this. We cannot appease terrorists. We cannot act like it will get better. We have read into the RECORD earlier tonight an entire list, two pages, double-spaced, of attacks into the United States or to United States troops by terrorists. Mostly those went unresponded to, but President Bush made a bold decision that we will take the fight to the terrorists. He should be commended for his activities, Mr. Speaker, because it is that boldness that has forestalled any future attacks.

The investments in homeland security, the investments in our defense have been somewhat successful. I agree with the 9/11 report, though, that says that any President should promise the American people that we cannot fight a defensive battle all of the time. That is the reason I favor taking the fight to the terrorists. We must take the heart out of the fight for them. We must take the will to damage this country away from the heart of terrorism.

Mr. Speaker, the 9/11 Commission report gives us valuable information about this Nation's lack of prepared-

ness, the lack of preparedness that extended across more than one administration. I would recommend that Members of this body on both sides of the aisle begin to discuss the findings of the 9/11 Commission, that commission which stated that there is a link between al Qaeda and Iraq, that there was no preoccupation with Iraq as far as President Bush is concerned, and, finally, that we must either kill the terrorists or accept that they are going to kill us.

The SPEAKER pro tempore (Mr. HENSARLING). The gentleman from New Mexico will suspend.

PRESERVING ABILITY OF FEDERAL HOUSING ADMINISTRATION TO INSURE MORTGAGES

Mr. NEY. Mr. Speaker, I ask unanimous consent to take from the Speaker's table the Senate bill (S. 2712) to preserve the ability of the Federal Housing Administration to insure mortgages under sections 238 and 519 of the National Housing Act, and ask for its immediate consideration in the House.

The Clerk read the title of the Senate bill.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Ohio?

There was no objection.

The Clerk read the Senate bill, as follows:

S. 2712

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. AMENDMENT TO GENERAL AND SPECIAL RISK PROGRAM ACCOUNT.

Under the heading "FEDERAL HOUSING AD-MINISTRATION—GENERAL AND SPECIAL RISK PROGRAM ACCOUNT" in title II of Division G of the Consolidated Appropriations Act, 2004 (Public Law 108–199), in the first proviso, strike "\$25,000,000,000" and insert "\$29,000,000,000"."

The Senate bill was ordered to be read a third time, was read the third time, and passed, and a motion to reconsider was laid on the table.

GENERAL LEAVE

Mr. NEY. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and to insert extraneous material on the Senate bill just passed.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Ohio?

There was no objection.

9/11 COMMISSION REPORT

The SPEAKER pro tempore. The gentleman from New Mexico (Mr. PEARCE) may continue not beyond midnight.

Mr. PEARCE. Mr. Speaker, I yield to the gentleman from Michigan.

Mr. McCOTTER. Mr. Speaker, I would just like to touch upon a couple

of points that the gentleman from New Mexico brought up. One of them I think that is fascinating is the fixation in this country to try to split hairs between what is a collaborative tie between Iraq and al Qaeda or what is, I suppose, called a casual tie between Iraq and al Qaeda. Or whether or not because al Qaeda may or may not have been involved in Iraq to a great extent but other terrorists were, it still was unjustified.

It seems to me, and I can only speak for myself on this, if a terrorist kills me, it is not really going to matter to me whether he was al Qaeda or whether he was some other group that was housed in Iraq or anything else. It is going to seem to me that, assuming I am looking down as opposed to looking up, I would ask the question why nothing was done. Have we become that legalistic in this country, that formalistic, that blind to the reality around us that we do not understand that if a dictator hates you and a terrorist hates you and they have ties, it does not bode well for you?

I think that is just something that has grated on me for quite some time, how we tend to intellectualize things without seeing the reality, behind the sophistry of the arguments. It is much like the approach that many wish to take towards terrorism. Many in this country believe that you can cleanse the criminal by deeming it political. A murder is a murder. Kidnapping is kidnapping. Extortion is extortion. It is an inherently, intrinsically evil act. The goal for which one engages in the intrinsically evil act does not change its nature, does not justify it.

So when we hear many in the international community trying to justify the actions of the terrorists based upon years of colonial occupation by European powers, I reiterate European powers, or we hear that there are underlying root causes, many of which are valid root causes but no justification for the act of terrorism, we have to be clear in our minds, because as I said before, every single American today is under attack from the terrorists. The act of killing our fellow citizens or kidnapping and killing our fellow citizens or kidnapping and killing other citizens of this world is designed to prey upon our minds, so that we believe that we cannot prevail, that we tend to doubt that people wish to breathe free, that they wish to love their children, that they wish to grow old, that they wish to savor the gift of life from our Creator

Some would have you believe that there are people in this world that are unfit for democracy, that they would say they can never take to this forum, that it cannot be imposed from above. I believe that the thirst for democracy, the thirst for freedom, comes from within, and that what we as a Nation have done is created the conditions in which their own yearnings can be expressed and their own futures be determined, and then can they live in freedom. I think that if you come from